

Bank of England

In collaboration
with:



Workshop on Household Finance and Housing

8–9 June 2023

Location: Moorgate Auditorium

**Organising Committee: Tarun Ramadorai (Imperial College Business School) and
Philippe Bracke, Angus Foulis, Silvana Tenreyro and Jagdish Tripathy (Bank of England)**



Workshop on Household Finance and Housing

Day 1: Thursday 8th June 2023

Time	Session
09:30 to 09:55	Registration and Coffee
09:55 to 10:00	Opening Remarks Tarun Ramadorai (Imperial College Business School) and Silvana Tenreyro (Bank of England)
10:00 to 11:00	Mortgage refinancing during tightening monetary policy João Cocco (London Business School); P. Bracke, E. Markoska and P. Tak Discussant: Ethan Ilizetzi (LSE)
11:00 to 12:00	Panel Discussion on ‘Impact of Inflation on Households’ Silvia Ardagna (Barclays), Torsten Bell (Resolution Foundation), Ben Broadbent (Bank of England) and Dimitris Georgarakos (ECB) Chair: Swati Dhingra (Bank of England)
12:00 to 13:00	Lunch Break
13:00 to 14:00	Does Pension Automatic Enrolment Cause Debt? Evidence from a Large-Scale Natural Experiment John Gathergood (Nottingham University); J. Beshears, J. Choi, M. Blakstad, et. al. Discussant: Clara Martinez-Toledano (Imperial College Business School)
14:00 to 15:00	Designing Pension Plans According to Consumption-Savings Theory Kathrin Schlafmann (Copenhagen Business School); O. Setty and R. Vestman Discussant: Peter Levell (IFS)
15:00 to 15:30	Tea Break

Time	Session
15:30 to 16:30	<p>Who Bears Flood Risk? Evidence from Mortgage Markets in Florida</p> <p>Parinitha Sastry (Columbia Business School)</p> <p>Discussant: Jose-Luis Peydro (Imperial College Business School)</p>
16:30 to 17:30	<p>Financial Constraints and the Racial Housing Gap</p> <p>Arpit Gupta (NYU Stern); C. Hansman and P. Mabilie</p> <p>Discussant: Amrita Kulka (Warwick University)</p>
17:30 to 18:30	<p>Welcome Reception in Moorgate Auditorium Foyer</p>

Day 2: Friday 9th June 2023

Time	Session
08:00 to 08:30	<p>Registration and Coffee</p>
08:30 to 09:30	<p>What Do the Portfolios of Individual Investors Reveal about the Cross-Section of Equity Returns?</p> <p>Laurent Calvet (SKEMA Business School); S. Betermier, S. Knüpfer, and J. Kvaerner</p> <p>Discussant: Daniele Bianchi (Queen Mary)</p>
09:30 to 10:30	<p>Extrapolators and Contrarians: Forecast Bias and Household Equity Trading</p> <p>Kim Peijnenburg (EDHEC); S. Andersen, S. Dimmock, and K. Nielsen</p> <p>Discussant: Pedro Bordalo (Saïd Business School)</p>
10:30 to 11:00	<p>Tea Break</p>
11:00 to 12:00	<p>Does Saving Cause Borrowing? Implications for the Co-Holding Puzzle</p> <p>Michaela Pagel (Columbia Business School); Paolina Medina</p> <p>Discussant: Tianyue Ruan (NUS Business School)</p>

Time	Session
12:00 to 13:00	<p data-bbox="432 277 1374 349">Monetary Tightening and U.S. Bank Fragility in 2023: Mark-to-Market Losses and Uninsured Depositor Runs?</p> <p data-bbox="432 367 1337 439">Tomasz Piskorski (Columbia Business School); E. Jiang, G. Matvos and A. Seru</p> <p data-bbox="432 488 1366 524">Discussant: Rajkamal Iyer (Imperial College Business School)</p>
13:00	<p data-bbox="432 562 699 598">Closing Remarks</p> <p data-bbox="432 613 1246 649">Tarun Ramadorai (Imperial College Business School)</p>

For event information or queries, please contact:

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